

**PREMIUM OFFSET PROPOSAL**  
**SURRENDERING PAID-UP ADDITIONS TO PAY PREMIUMS IN LATER YEARS.**



PREPARED FOR

AGE 25M

PRESENTED BY

PLAN - \$100,000 WHOLE LIFE

-YEARLY ILLUSTRATION

CUMULATIVE ILLUSTRATION

YEAR	BASIC PREMIUM LESS OFFSET	INCREASE IN TOTAL CASH VALUE***	DIFFERENCE + OR - ***	GUARANTEED CASH VALUE	CASH VALUE OF PAID-UP ADDNS*	TOTAL CASH VALUE ***	DEATH BENEFIT BEG. YR ***
1	\$1,046		\$1,046-				\$100,000
2	1,046	\$139	907-		\$139	\$139	100,000
3	1,046	890	156-	\$700	329	1,029	100,785
4	1,046	1,046	+	1,500	575	2,075	101,792
5	1,046	1,263	217+	2,400	939	3,339	103,029
6	1,046	1,352	306+	3,300	1,391	4,691	104,767
7	1,046	1,555	509+	4,300	1,946	6,246	106,826
8	1,046	1,558	512+	5,200	2,604	7,804	109,196
(A) 9		639	639+	6,200	2,243	8,443	107,117
10		768	768+	7,300	1,911	9,211	105,274
11		848	848+	8,400	1,659	10,059	103,676
12		946	946+	9,500	1,505	11,005	102,512
13		1,159	1,159+	10,700	1,464	12,164	101,816
14		1,283	1,283+	11,900	1,547	13,447	101,592
15		1,425	1,425+	13,100	1,772	14,872	101,845
16		1,681	1,681+	14,400	2,153	16,553	102,578
17		1,853	1,853+	15,700	2,706	18,406	103,796
18		2,548	2,548+	17,000	3,454	20,954	105,506
19		2,610	2,610+	18,400	4,414	23,564	108,206
20		2,841	2,841+	19,800	5,605	26,405	111,162
(B) 13		1,159	1,159+	10,700	1,464	12,164	101,816
AT 60		9,998	9,998+	43,100	69,561	114,661	219,125
AT 65		14,962	14,962+	51,600	125,140	178,740	291,736
AT 70		21,905	21,905+	59,700	211,807	273,507	393,639

(A) PREMIUMS ARE PAID BY SURRENDERING PAID-UP ADDITIONS BEGINNING WITH THE YEAR INDICATED.

(B) YEAR IN WHICH DIVIDEND VALUES REACH THEIR LOWEST POINT AFTER OFFSET YEAR.

THIS ILLUSTRATION SHOWS A PREMIUM PAYING METHOD BASED ON PRESENT ILLUSTRATIVE DIVIDEND SCALES, WHERE THE DIVIDEND VALUES MAY BE USED TO MAKE PREMIUM PAYMENTS AFTER THE NUMBER OF YEARS INDICATED (EXCEPT FOR PREMIUMS FOR ANY SUPPLEMENTARY BENEFITS OR RIDERS). TOTAL DEATH BENEFITS AND CASH VALUES ARE LESS WHEN DIVIDEND VALUES ARE USED TO MAKE PREMIUM PAYMENTS. IF THE DIVIDEND SCALE IS REDUCED IN SOME FUTURE YEARS, THE DIVIDENDS AND VALUE OF PAID-UP ADDITIONS MAY NOT PAY THE BASIC PREMIUM AS ILLUSTRATED.

NOT FOR USE IN COST COMPARISONS. DIVIDENDS ARE NOT GUARANTEED.

@ ++FOR EXPLANATIONS AND FOOTNOTES, SEE FORM 11525 ON REVERSE.

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